Case 16-16914-sr Doc 11 Filed 11/18/16 Entered 11/19/16 01:15:22 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

Charles D. Gaskell

Debtor

Case No. 16-16914-sr

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Nov 16, 2016 Form ID: 3091 Total Noticed: 16

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2016. 35 Waverly Road, db +Charles D. Gaskell, Havertown, PA 19083-4531 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, tr Reading, PA 19606-0410 +David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, 13800634 Norristown, PA 19401-4807 13800640 +KML Law Group, P.C., Suite 5000 Mellon Indep. Ctr., 701 Market Street, Philadelphia, PA 19106-1538 13800641 +Mary Ellen Gaskell, 35 Waverly Road, Havertown, PA 19083-4531 PO BOX 619096, DALLAS TX 75261-9096 13800642 ++NATIONSTAR MORTGAGE LLC, (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067) Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: spitofskybk@verizon.net Nov 17 2016 02:09:25 DAVID B. SPITOFSKY, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401 E-mail/Text: bankruptcy@phila.gov Nov 17 2016 02:11:28 City of Philadelphia, smq City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 17 2016 02:10:58 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 17 2016 02:10:29 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500 EDI: CINGMIDLAND.COM Nov 17 2016 01:53:00 AT&T Mobility, I Philadelphia, PA 19106-4404 United States Trustee, ust Suite 500, Philadelphia, PA 19107-4405 13800637 P.O. Box 537113, Atlanta, GA 30353-7113 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 02:10:17 13800638 Commonwealth of Pennsylvania, Department of Revenue, Dept. 280946, Harrisburg, PA 17128-0946 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 17 2016 02:10:29 Frederic J. Baker, Esquire, 13800636 Philadelphia, PA 19107-4405 Office of U.S. Trustee, 833 Chestnut Street, Suite 500, 13800639 EDI: IRS.COM Nov 17 2016 01:53:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 13813796 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 17 2016 02:10:17 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 13803496 EDI: RECOVERYCORP.COM Nov 17 2016 01:53:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 TOTAL: 10 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** Pennsylvania Department of Revenue, Bankruptcy Division, smg* Harrisburg, PA 17128-0946 13800635* +Charles D. Gaskell, 35 Waverly Road, Havertown, PA 19083-4531 TOTALS: 0, * 2, ## 0 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2016 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2016 at the address(es) listed below:

DAVID B. SPITOFSKY on behalf of Debtor Charles D. Gaskell spitofskybk@verizon.net, spitofskylaw@verizon.net

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

Case 16-16914-sr Doc 11 Filed 11/18/16 Entered 11/19/16 01:15:22 Desc Imaged Certificate of Notice Page 2 of 4

Page 2 of 2 Total Noticed: 16 District/off: 0313-2 User: Lisa Date Rcvd: Nov 16, 2016

Form ID: 309I

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOSHUA ISAAC GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com,

bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Case 16-16914-sr Doc 11 Filed 11/18/16 Entered 11/19/16 01:15:22 Desc Imaged

		Paue 3 01 4		
Information to	nation to identify the case:			
Debtor 1	Charles D. Gaskell	Social Security number or ITIN xxx-xx-0937		
	First Name Middle Name Last Name	EIN		
Debtor 2		Social Security number or ITIN		
(Spouse, if filing)	First Name Middle Name Last Name	EIN		
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 9/30/16		
Case number: 16	5–16914–sr			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Charles D. Gaskell	
2.	All other names used in the last 8 years		
3.	Address	35 Waverly Road Havertown, PA 19083	
4.	Debtor's attorney Name and address	DAVID B. SPITOFSKY Law Office of David B. Spitofsky 516 Swede Street Norristown, PA 19401	Contact phone (610) 272–4555 Email: <u>spitofskybk@verizon.net</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (215)408–2800 Date: 11/16/16

For more information, see page 2

Debtor Charles D. Gaskell Case number 16–16914–sr

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 16, 2016 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 2/14/17
		Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof claim:	
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be a proof of claim even if your claim is listed in the schedules that the Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court For example, a secured creditor who files a proof of claim may surrincluding the right to a jury trial.		ot be paid on your claim. To be paid, you must file that the debtor filed. whether they file a proof of claim. Filing a proof of court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9.	Filing of plan The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 60 months. The hearing on confirmation will be held on: 1/11/17 at 10:00 AM, Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107		·
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign add extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	
11	. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to yo later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any unless the court orders otherwise.		
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed a exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13	13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all of a debt. However, unless the court orders otherwise, the debts will not be discharged until all of under the plan are made. A discharge means that creditors may never try to collect the debt of debtors personally except as provided in the plan. If you want to have a particular debt except discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		arge of debts, which may include all or part of debts will not be discharged until all payments ors may never try to collect the debt from the a want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge